## UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF INDIANA INDIANAPOLIS DIVISION

IN RE:	)	
	)	
James Dudek	)	CASE NO. 12-13865-JKC-7
Elaine Dudek	)	
	)	
Debtors.	)	

## MOTION TO REDEEM PROPERTY AND NOTICE OF OBJECTION DEADLINE

The debtor(s) hereby move(s) the Court, pursuant to 11 U.S.C. §722, for an order permitting the debtor(s) to redeem an item of tangible personal property from a lien securing a dischargeable consumer debt.

- 1. The item(s) of personal property involved are Miscellaneous Jewelry.
- 2. The debtor(s) originally purchased the property on 5/2011 and the original price was \$6,485.35
- 3. The debtor(s) have not obtained an appraisal; and believe the fair market value of the property to be \$200.00
- 4. The security interest of Wells Fargo in the property is a dischargeable consumer debt.

PLEASE TAKE NOTICE THAT any objection must be filed with the Bankruptcy Clerk within 21 days of the date of this notice [or such other time period as may be permitted by Fed.R. Bankr.P 9006(f)]. Those not required or not permitted to file electronically must deliver any objection by U.S. Mail, courier, overnight/express mail, or in person at:

Indianapolis 116 US Courthouse 46 E Ohio St. Indianapolis, IN 46244 The objecting party must ensure delivery of the objection to the party filing the motion. If an objection is NOT timely filed, the requested relief may not be granted.

WHEREFORE, the debtor(s) move(s) the Court for an order permitting the debtor(s) to redeem the property by paying the creditor the proposed amount, finding that the remainder of the claim of said creditor is a dischargeable consumer debt, and granting such other relief as may be appropriate.

Respectfully submitted,

/s/ John Steinkamp
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## **CERTIFICATE OF SERVICE**

The undersigned attorney hereby certifies that a copy of the forgoing pleading was served on the following by US Mail, first class postage paid and/or via ECF on April 30, 2013

VIA CERTIFIED HIGHEST RANKING OFFICER HSBC Bank USA, N.A. One HSBC Center Buffalo, NY 14203

Bass & Associates, P.C. 3936 E. Ft. Lowell Road Suite 200 Tucson, AZ 85712

Greg Silver, Chapter 7 Trustee

Nancy Gargula, US Trustee

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